

Insurance Tips

Swimming Pools

As you retreat to your backyard for a relaxing swim, stop on the way and give your insurance agent a call. Otherwise, you might find yourself thrown into the deep end without a life preserver.

Your pool should be secured according to your insurance carrier's guidelines. Many require a fence of a specified height with a gate that can be locked. Just posting a sign will not protect you from a lawsuit. While you're at it, ask if the company requires railings around your deck or porch or handrails for any area with more than two steps.

If your backyard also features a trampoline, carefully read your policy and talk to your agent. Some companies will not insure your property if you have a trampoline or will have exclusions for any liability related to trampoline injuries.

Once you're certain you're properly insured, you will enjoy that dip in the pool even more.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp

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